



**King County**

# **Benefits Changes for 2010**

Presented by  
**Benefits, Payroll and Retirement Operations  
Section**



# Objectives

- » **Vendor change in Healthy Incentives<sup>SM</sup> Program**
- » **KingCare<sup>SM</sup> health plan changes**
- » **Changes in Express Scripts prescription drug co-pays**
- » **Change in Benefit Access Fee**
- » **Increased Dental benefit**
- » **Flexible Spending Accounts**



# Healthy Incentives<sup>SM</sup> Program

## **New Vendor – Web MD**

- » Easy access to programs**
- » Status page for tracking**
- » Improved Individual Action Plans**



# KingCare<sup>SM</sup> Changes

## 2009 Rates

## 2010 Rates

	Annual Deductible	Co-insurance	Annual Deductible	Co-insurance
Gold	\$100/ind. \$300/family	10%	\$300/ind. \$900/family	15% *
Silver	\$300/ind. \$900/family	20%	\$600/ind. \$1800/family	25% *
Bronze	\$500/ind. \$1500/family	20%	\$800/ind. \$2400/family	25% *

**\*Percentage when using an in-network provider**

**Out of network provider = Gold: 30% Silver/Bronze: 35%**



# KingCare<sup>SM</sup> Changes

Total Bill	\$1,000	\$1,000	\$1,000
Out-of-Pocket Expense Level	GOLD	SILVER	BRONZE
Annual Deductible (individual)	\$300	\$600	\$800
Coinsurance	\$105 (15% of \$700)	\$100 (25% of \$400)	\$50 (25% of 200)
Your Out-of-Pocket Expenses	\$405	\$700	\$850



# Group Health

**No Change in 2010**

	<b>GOLD</b>	<b>SILVER</b>	<b>BRONZE</b>
<b>Inpatient Hospital Copay</b> (per admission)	<b>\$200</b>	<b>\$400</b>	<b>\$600</b>
<b>Office Visit Copay</b>	<b>\$20</b>	<b>\$35</b>	<b>\$50</b>
<b>Your Out-of-Pocket Expenses for one hospital stay and five office visits:</b>	<b>\$300</b>	<b>\$575</b>	<b>\$850</b>



# Benefit Access Fee

**Beginning January 1, 2010**

**\$50 per month to cover  
spouse/domestic partner  
on medical insurance**



**Access is key**





# Benefit Access Fee

## Exceptions

- » Opt Out or No SP/DP - \$0
- » No Coverage for SP/DP - \$0
- » SP/DP is a KC Employee - \$0
- » SP/DP No Access to Health - \$0





# Prescription Benefit Changes

## **Express Scripts, Inc.**

**30 day supply**

» **Generic: \$7**

» **Preferred: \$30**

» **Non-preferred: \$60**





# Prescription Benefit Changes

**Express Scripts, Inc.**

**Mail order (3 month supply)**

» **Generic: \$14**

» **Preferred: \$60**

» **Non-preferred: \$120**

**1-800-332-2213**

**[www.express-scripts.com](http://www.express-scripts.com)**





# Dental Benefit Changes

## Washington Dental Service

» **Increased annual maximum benefit per person: \$2,500**

» **Incentive based coverage**

- Diagnostic, Preventive and Basic services begin at 70% and max at 100%.
- Major Restorative services begin at 70% and max at 85%.
- Prosthodontics covered at 70%, no incentive.



# Flexible Spending Accounts

- » **Health Care FSA**
- » **Dependent Care FSA**
- » **Advantages of participation**
- » **Re-enroll during Open Enrollment,  
November 2nd – 20th, 2009**



# Flexible Spending Accounts

With FSA		Without FSA
\$31,000	<b>Annual Gross Income</b>	\$31,000
- \$5,000	<b>FSA Deposit</b>	
\$26,000	<b>Taxable Gross Income</b>	\$31,000
- \$5,889	<b>Fed &amp; Soc Sec Taxes</b>	- \$7,021
\$20,111	<b>Annual Net Income</b>	\$23,979
	<b>Recurring Expenses</b>	- \$5,000
\$20,111	<b>Spendable Income</b>	\$18,979



# Additional Information

## **Benefits, Payroll and Retirement Operations Section**

206-684-1556

401 5<sup>th</sup> Ave, Chinook Bldg, Second Floor

Window: Mon – Fri 8:00am to 5:00pm

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